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PATENT

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Confirmation No	:	4961
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3693
Examiner	:	JOHNSON, Gregory L

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MS: AAF  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER FINAL**

S I R :

In response to the Office Action mailed October 15, 2010, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter and places the application in better condition for allowance or appeal, as per the Office Action Para. 5, page 4.